

Form plncf13 – ntcnfp1n13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 19–32331–JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Philip F. Carrozza  
270 Ianelli Road  
Clarksboro, NJ 08020

Social Security No.:  
xxx–xx–5142

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on October 6, 2021.

Dated: October 6, 2021

JAN:

Jeanne Naughton  
Clerk

In re:  
Philip F. Carrozza  
Debtor

Case No. 19-32331-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Oct 06, 2021

User: admin  
Form ID: plncf13

Page 1 of 3  
Total Noticed: 54

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2021:**

| Recip ID  | Recipient Name and Address   |
|-----------|--|
| db        | + Philip F. Carrozza, 270 Ianelli Road, Clarksboro, NJ 08020-1153  |
| cr        | + HOME POINT FINANCIAL CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814             |
| cr        | + Home Point Financial Corporation, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth,, GA 30097-8461 |
| 518592348 | American Express, PO Box 1270, Newark, NJ 07101-1270   |
| 518661931 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701   |
| 518650241 | + CCAP Auto Lease Ltd., P.O. BOX 961275, FORT WORTH, TX 76161-0275   |
| 518631115 | Chrysler Capital, CCAP Auto Lease, PO Box 660647, Dallas, TX 75266-0647  |
| 518592351 | + Chrysler Capital, ATTN: Bankruptcy Dept., PO Box 961278, Fort Worth, TX 76161-0278   |
| 518592350 | + Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275   |
| 519049357 | + HOME POINT FINANCIAL CORPORATION, Harold Kaplan, RAS CITRON, LLC, 130 CLINTON RD #202, FAIRFIELD, NJ 07004-2927                          |
| 518592358 | + HSBC Bank USA NA, PO Box 2013, Buffalo, NY 14240-2013  |
| 518684412 | + HSBC Bank USA, N.A., 2929 Walden Ave C17, Attn:Business Services, Depew, N.Y. 14043-2690   |
| 518607559 | + Home Point Financial Corporation, c/o D. Anthony Sottile, Authorized Agent, 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362    |
| 518631114 | + Melanie Young, 270 Ianelli Road, Clarksboro, NJ 08020-1153   |
| 518592359 | + New Jersey Motor Vehicle Commission, PO Box 403, Trenton, NJ 08666-0403  |
| 518697439 | NewRez LLC d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826  |
| 518698114 | + Nissan Infiniti LT, PO Box 9013, Addison, Texas 75001-9013   |
| 518631116 | + Nissan Infiniti LT, PO BOX 660366, Dallas, TX 75266-0366   |
| 518592360 | Nissan Motor Acceptance Corp, PO Box 660360, Dallas, TX 75266-0360   |
| 518592362 | + Police and Fire FCU, 901 Arch Street, Philadelphia, PA 19107-2495  |
| 518672398 | + Police and Fire Federal Credit Union, Greenwood One, 3333 Street Road, Bensalem, PA 19020-2022   |
| 518592364 | Sears Credit Cards, PO Box 78051, Phoenix, AZ 85062-8051   |
| 518592365 | + Shellpoint Mortgage, PO BOX 619063, Dallas, TX 75261-9063  |
| 518592366 | + TBOM/Milestone, 216 West 2nds Street, Dixon, MO 65459-8048   |
| 518592367 | + TD RCS/Raymour & Flanigan, 1000 MacArthur Boulevard, Mahwah, NJ 07430-2035   |
| 518649289 | + TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  |
| 518631113 | + Tina Carrozza, 330 Concetta Drive, Mount Royal, NJ 08061-1112  |
| 518592368 | Toyota Financial Services, PO Box 4102, Carol Stream, IL 60197-4102  |
| 518653021 | + Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  |
| 518592369 | + Upstart Network, Inc., 2950 South Delaware Street, San Mateo, CA 94403-2580  |
| 518681695 | Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438                   |
| 518592370 | Wells Fargo EFS, PO Box 10365, Des Moines, IA 50306-0365   |

TOTAL: 32

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                  | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| smg      | Email/Text: usanj.njbankr@usdoj.gov         | Oct 06 2021 20:21:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg      | + Email/Text: ustpregion03.ne.ecf@usdoj.gov |                      |   |

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|           |  |                      |  |
|-----------|--|----------------------|--|
|           |  | Oct 06 2021 20:21:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235   |
| 518592349 | Email/PDF: Citi.BNC.Correspondence@citi.com          |                      |  |
|           |  | Oct 06 2021 20:25:11 | Best Buy Credit Services, PO BOX 9001007, Louisville, KY 40290-1007  |
| 518592352 | + Email/PDF: Citi.BNC.Correspondence@citi.com        |                      |  |
|           |  | Oct 06 2021 20:43:08 | Citi Cards, 701 East 60th Street N, IBS CDV Disputes, Sioux Falls, SD 57104-0432   |
| 518681584 | Email/PDF: Citi.BNC.Correspondence@citi.com          |                      |  |
|           |  | Oct 06 2021 20:25:05 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027  |
| 518592353 | Email/PDF: creditonebknotifications@resurgent.com    |                      |  |
|           |  | Oct 06 2021 20:24:58 | Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500   |
| 518592354 | Email/Text: mrdiscen@discover.com                    |                      |  |
|           |  | Oct 06 2021 20:21:00 | Discover, PO Box 71084, Charlotte, NC 28272-1084   |
| 518605997 | Email/Text: mrdiscen@discover.com                    |                      |  |
|           |  | Oct 06 2021 20:21:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025   |
| 518592357 | Email/Text: bankruptcy@homepointfinancial.com        |                      |  |
|           |  | Oct 06 2021 20:21:00 | Home Point Financial, PO Box 619063, Dallas, TX 75261  |
| 518659618 | Email/Text: bankruptcy@homepointfinancial.com        |                      |  |
|           |  | Oct 06 2021 20:21:00 | Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234   |
| 518592356 | Email/PDF: Citi.BNC.Correspondence@citi.com          |                      |  |
|           |  | Oct 06 2021 20:25:00 | Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010  |
| 518685238 | Email/PDF: resurgentbknotifications@resurgent.com    |                      |  |
|           |  | Oct 06 2021 20:25:04 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587   |
| 518811591 | Email/PDF: resurgentbknotifications@resurgent.com    |                      |  |
|           |  | Oct 06 2021 20:24:59 | LVNV Funding, LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587   |
| 518811592 | + Email/PDF: resurgentbknotifications@resurgent.com  |                      |  |
|           |  | Oct 06 2021 20:24:59 | LVNV Funding, LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587, LVNV Funding, LLC, c/o Resurgent Capital Services 29603-0587   |
| 519146287 | + Email/PDF: ais.midfirst.ebn@americaninfosource.com |                      |  |
|           |  | Oct 06 2021 20:24:57 | MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051 |
| 519146286 | + Email/PDF: ais.midfirst.ebn@americaninfosource.com |                      |  |
|           |  | Oct 06 2021 20:24:57 | MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051   |
| 518592361 | Email/PDF: gecsed@recoverycorp.com                   |                      |  |
|           |  | Oct 06 2021 20:25:01 | PayPal Credit/SYNCB, PO Box 960006, Orlando, FL 32896-0006   |
| 518592363 | + Email/Text: bankruptcy@prosper.com                 |                      |  |
|           |  | Oct 06 2021 20:21:00 | Prosper Funding, LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909   |
| 518696764 | + Email/Text: bncmail@w-legal.com                    |                      |  |
|           |  | Oct 06 2021 20:21:00 | Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  |
| 518672018 | Email/Text: bnc-quantum@quantum3group.com            |                      |  |
|           |  | Oct 06 2021 20:21:00 | Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788   |
| 518684348 | + Email/PDF: gecsed@recoverycorp.com                 |                      |  |
|           |  | Oct 06 2021 20:24:56 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021   |
| 518593798 | + Email/PDF: gecsed@recoverycorp.com                 |                      |  |
|           |  | Oct 06 2021 20:24:56 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021   |

TOTAL: 22

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address   |
|-----------|---------------|--|
| 518592355 | ##            | Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709-6172 |

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2021 at the address(es) listed below:

| Name                 | Email Address   |
|----------------------|---|
| Denise E. Carlon     | on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com   |
| Eric Clayman         | on behalf of Debtor Philip F. Carrozza mail@jenkinsclayman.com JenkinsClayman@jubilee bk.net                                |
| Harold N. Kaplan     | on behalf of Creditor HOME POINT FINANCIAL CORPORATION hkaplan@rasnj.com informationathnk@aol.com                           |
| Harold N. Kaplan     | on behalf of Creditor Home Point Financial Corporation hkaplan@rasnj.com informationathnk@aol.com                           |
| Isabel C. Balboa     | ecfmail@standingtrustee.com summarymail@standingtrustee.com   |
| Melissa N. Licker    | on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com |
| Raymond Shockley, Jr | on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com   |
| U.S. Trustee         | USTPRegion03.NE.ECF@usdoj.gov   |

TOTAL: 8